

 Federal Employees Retirement System	APPLICATION FOR REFUND OF RETIREMENT DEDUCTIONS FEDERAL EMPLOYEES' RETIREMENT SYSTEM <i>To avoid delay in payment: (1) Complete application in full; (2) Typewrite or print in ink.</i>	Form Approved OMB No. 3206-0170 See the attached sheet for important information concerning your application for refund of retirement deductions and a Privacy Act Statement.						
1. Name (Last, first, middle)		2. Date of birth (Month, day, year)						
3. Social Security Number								
4. List all other names you have used (Including maiden name, if applicable)		5. Previous applications filed (Indicate by "X") <input type="checkbox"/> Retirement Annuity <input type="checkbox"/> Deposit <input type="checkbox"/> Refund						
6. List below all of your civilian and military service for the United States Government. Attach a continuation sheet with your name and Social Number if necessary.								
Department or Agency (Including bureau, branch, or division where employed)	Location of Employment (City, State, and ZIP Code)	Title of Position	Periods of Service		Indicate whether retirement deductions were withheld from your salary (Check One)		Have you paid deposit for any period, including military service? (Check One)	
			Beginning Date	Ending Date	Withheld	Not Withheld	Full or Partially Paid	Not Paid
7. Have you accepted any further employment with the Federal Government or the Government of the District of Columbia (or arranged for such employment) to become effective within 31 days from the ending date of your last period of service?					<input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Complete items 13, 14, 15, and 16			
8. Indicate below whether you wish to have Federal income tax withheld from the interest portion of your refund. Please refer to "Federal Tax Information" attached before making your decision. <input type="checkbox"/> Withhold Federal income tax from the interest portion of my refund payment. <i>If you elect withholding, the amount withheld will be 10% of the total interest payable.</i> <input type="checkbox"/> Do not withhold Federal income tax from the interest portion of my refund payment.					11. APPLICANT CERTIFICATION I understand that I am not legally entitled to receive a refund if I am reemployed or otherwise assigned to a position under the Federal Employees' Retirement System or Civil Service Retirement System within 31 days of separating from my most recent position. I agree to notify OPM if I am employed again within this time period. I also agree to return or repay any refund paid to me if it is determined that I was not legally entitled to that refund. I understand that payment of a refund will result in permanent forfeiture of any retirement rights that are based on the period(s) of Federal Employees' Retirement System service which the refund covers, as explained on the reverse side of this form. I hereby certify that all statements in this application, including any information I have given on the back, are true to the best of my belief and knowledge and that the tax withholding election made here reflects my wishes.			
9. Are you now married? If "Yes," attach SF 3106A, <i>Current/Former Spouse's Notification of Application for Refund of Retirement Deductions</i> , or other required information described on the back of this form and in the attached SF 3106A. OPM CANNOT PAY YOUR REFUND WITHOUT THIS INFORMATION. Give name of current spouse <input type="checkbox"/> No <input type="checkbox"/> Yes					Your signature (Do not print) _____ Date _____			
10. If you have a total of 18 months of creditable civilian service, do you have a former spouse to whom you were married for at least 9 months? If "Yes," attach a SF 3106A or other required information for each former spouse. OPM CANNOT PAY YOUR REFUND WITHOUT THIS INFORMATION. Use the space provided on the back of this form to list all such living former spouses. <input type="checkbox"/> Yes <input type="checkbox"/> No Not applicable					WARNING--Any intentionally false or misleading statement, certification, or response you provide in this application is a violation of the law punishable by a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both. (18 U.S.C. 1001)			
FOR AGENCY USE ONLY I certify that this agency received this Standard Form 3106 on the date shown below.					12. ADDRESS FOR MAILING REFUND CHECK			
					Number and Street			Telephone number (including area code)
City, State, and ZIP Code								
Signature of Agency Official			Date Received		WE CANNOT AUTHORIZE PAYMENT IF THIS ADDRESS IS ERASED OR OTHERWISE CHANGED SEE ATTACHED FOR MORE INFORMATION			
Title			Agency Payroll Office Number					

13. If you answer "Yes" to item 7, are Federal Employees' Retirement System or Civil Service Retirement System deductions being withheld from your salary during such employment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	14. Date of new appointment (<i>Expected date if not yet reemployed</i>)
15. Department or agency, including bureau, or division, in which you are (or will be) employed	16. Location of new employment (<i>City, State, and ZIP Code</i>)	

If you answered "Yes" in item 10, list all living former spouses to whom you were married for at least 9 months.

Name of Former Spouse	Date of Marriage (<i>Month, day, year</i>)	Date of Divorce (<i>Month, day, year</i>)

NOTIFICATION TO CURRENT AND FORMER SPOUSES OF YOUR REFUND APPLICATION

The Federal Employees' Retirement law provides that your retirement contributions may be refunded to you ONLY if you notify the following persons that you are applying for a refund:

- your current spouse (including any person from whom you are legally separated) and
- any former spouse(s)

You **are not required** to notify a former spouse if you were not married to that person for a total of at least 9 months or you do not have a total of at least 18 months of creditable civilian service.

You should provide a separate copy of Standard Form 3106A, *Current/Former Spouse's Notification of Application for Refund of Retirement Deductions*, (which is attached), to (1) your current spouse, if any, and (2) if you have at least 18 months of creditable civilian service, each former spouse you listed above. The current or former spouse must sign the form and have the signature witnessed by two persons. You cannot be one of the witnesses. Additional copies of the SF 3106A should be available from your employing office.

In addition, the law provides that payment of your refund is subject to the terms of any court order (related to a divorce or legal separation) that expressly relates to any portion of your refund, if the payment of the refund would end the entitlement of a spouse or former spouse to a survivor annuity or a portion of your annuity. A court order cannot bar payment of a refund if you do not have a future annuity entitlement under the Federal Employees' Retirement System.

Attach all signed and witnessed notification forms to your refund application.

If your current or former spouse refuses to acknowledge the notification or you are otherwise unable to obtain the acknowledgement, you must submit one of the following:

1. Affidavits signed by two individuals who witnessed your attempt to personally notify the current or former spouse. The witnesses must attest that they saw you give or try to give (personally) the

notification form to your current or former spouse to whom your purpose should have been clear.

- OR** 2. The current mailing address of the current or former spouse. (You may use the box at the end of this column to give the address.) OPM will attempt to notify (by certified mail return receipt requested) the current or former spouse at the address you give. OPM will not pay you the refund until we receive the signed return receipt. If the notice is undeliverable at the address you give, your refund may not be paid unless you subsequently show that the notification requirement should be waived as described below. If you decide you want OPM to make notification, it will cause a 6- to 8-week delay in the payment of your refund.

If you do not know the current whereabouts of a spouse or former spouse, the Office of Personnel Management may waive the requirement to notify that person. A waiver may be granted if you submit with your refund application:

1. A determination by a court or administrative agency empowered to make such determinations that the person is missing; OR
2. Notarized statements from yourself and two other persons (one of whom is unrelated to you) stating that the person's whereabouts are unknown and detailing efforts to locate the person.

I have been unable to notify the following current or former spouse.
(Enter name and current mailing address, including ZIP Code, of the current or former spouse.)

Notice to Applicant

1. Payment of a refund of your Federal Employees' Retirement System (FERS) deductions will PERMANENTLY void any retirement rights under the system that are based on the period(s) of service which the refund covers. You will not be permitted to pay the money back, even if you are later reemployed in the government. The service involved can not be used in computing annuity benefits that you may later become entitled to receive under FERS, or used in determining length of service for annuity eligibility purposes. Payment of the refund will end any eligibility your former spouse(s) may have to coverage under the Federal Employees' Health Benefits Program. Payment of the refund does not, however, affect credit for leave or other non-retirement purposes.
2. Refund of retirement deductions is prohibited unless your separation has occurred and your application is received by your Office of Personnel Management at least 31 days before the earliest commencing date of any annuity for which you are eligible, including an annuity which must be reduced for age.
3. Refund of retirement deductions is also prohibited if you are currently employed in a position subject to FERS or Civil Service Retirement System deductions or will be so employed within 31 days from the date of the separation on which your claim for refund is based.
4. Your refund is not payable until at least 31 days have passed since your separation.
5. Interest will be paid on your FERS refund at the same rate earned by Government securities if the period(s) of service which the refund covers totals more than one year.
6. For additional information about your benefits if you decide **not** to apply for this refund, see the booklet *FERS* (RI 90-1), which is available from your agency.
7. Do not offer this application to a person or a financial institution as collateral or security for a loan. A former employee must apply for a refund personally and payment must be made directly to him or her. However, outstanding debts to the U.S. Government can, at the Government's request, be withheld from a refund, provided all legal requirements are met.

Transferees to FERS

If you elected to transfer from the Civil Service Retirement System to the Federal Employees' Retirement System and you are eligible to have a portion of a retirement benefit computed under Civil Service Retirement System rules, the following information applies to you.

This application is also an application to receive a refund of any Civil Service Retirement System deductions to your credit. Any interest payable is computed under Civil Service Retirement System rules. You can pay back a refund of Civil Service Retirement System deductions if you are later reemployed in the government under FERS, but Civil Service Retirement System rules still apply to this period of time. The service can be used in determining length of service for annuity eligibility even if you do not repay the money. If you want only a refund of your Civil Service Retirement System deductions, attach a signed statement making this request to this application.

For additional information, see the *FERS Transfer Handbook*, (RI 90-3), which is available from your agency.

Federal Tax Information

The refund of your contributions under FERS is not subject to Federal income tax. However, any interest paid on your contributions is taxable in the year in which it is paid, unless you transfer the interest portion of your refund to another eligible retirement plan. If you separate before the year in which you reach age 55, the interest is also subject to additional 10% tax applicable to early retirement distributions.

If you elect to have Federal tax withheld, the standard withholding rate is 10%. If you elect not to have Federal tax withheld, or if you do not have enough Federal tax withheld, you may be responsible for payment of estimated tax. In addition, you may incur penalties under the estimated tax rules if your withholdings and estimated tax payments are not sufficient.

Privacy Act Statement

Solicitation of this information is authorized by the Civil Service Retirement law (Chapter 83, title 5, U.S. Code) and the Federal Employees' Retirement law (Chapter 84, title 5, U.S. Code). The information you furnish will be used to identify records properly associated with your refund application, to obtain additional information if necessary, and to maintain a uniquely identifiable claim file. The information may be shared and is subject to verification, via paper, electronic media, or through the use of computer matching programs, with national, state, local or other charitable or social security administrative agencies in order to determine benefits under their programs, to obtain information necessary for determination or continuation of benefits under this program, or to report income for tax purposes. It may also be shared and verified, as noted above, with law enforcement agencies when they are investigating a violation or potential violation of the civil or criminal law. Executive Order 9397 (November 22, 1943) authorizes use of the Social Security Number to distinguish you and people with similar names. Furnishing your Social Security Number, as well as other data, is voluntary, but failure to do so may delay or make it impossible for us to determine your eligibility to receive benefits.

Where to File Your Application

1. If you have been separated 30 days or less, this application should be forwarded to the office in which you were last employed. If you need to check on the status of your application, first verify that your former agency has sent it, along with your records, to OPM.
2. If you have been separated more than 30 days, forward this application to the Office of Personnel Management, Federal Employees' Retirement System, P.O. Box 200, Employee Service and Records Center, Boyers, PA 16017.
3. If you want to withdraw your Thrift Savings Plan account, ask your agency for information.

Public Burden Statement

We think this form takes an average 30 minutes per response to complete, including the time for reviewing instructions, getting the needed data, and reviewing the completed form. Send comments regarding our estimate or any other aspect of this form, including suggestions for reducing completion time, to the Office of Information and Regulatory Affairs, Office of Management and Budget, Paperwork Reduction Project 3206-0170, Washington DC 20503.